
State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Speical Amendment
Project Name/Number: Amendment/23-2658 7/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: Speical Amendment
State: Arkansas
TOI: H10G Group Health - Dental
Sub-TOI: H10G.000 Health - Dental
Filing Type: Form
Date Submitted: 07/31/2012
SERFF Tr Num: ARBB-128609737
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 23-2658 7/12

Implementation: On Approval
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 08/01/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
Project Name/Number:	Amendment/23-2658 7/12		

General Information

Project Name: Amendment	Status of Filing in Domicile: Pending
Project Number: 23-2658 7/12	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Arkansas is our state of domicile.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 08/01/2012	
State Status Changed: 08/01/2012	Deemer Date:
Created By: Yvonne McNaughton	Submitted By: Yvonne McNaughton
Corresponding Filing Tracking Number:	

Filing Description:

Attached please find form 23-2658 7/12 for your review and approval if indicated.

This amendment modifies the effective date provisions for new Employees to be at 12:01 a.m. on the date the Employee completes the required Waiting Period. It also modifies the termination date to occur at 12:00 midnight Central Time on the date of the event for both the Employee and Dependents that are not longer eligible for coverage. This is a general amendment and can be used by any group with these same eligibility requirements.

Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the group benefit certificate to which this amendment is attached.

Please feel free to contact me at 399-3864 with any questions you may have.

Company and Contact

Filing Contact Information

Yvonne McNaughton, Regulatory Compliance Analyst	ymmcnaughton@arkbluecross.com
320 West Capitol, Ste 211	501-399-3864 [Phone]
Little Rock, AR 72201	501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield	CoCode: 83470	State of Domicile: Arkansas
601 S. Gaines Street	Group Code:	Company Type:
Little Rock, AR 72201	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0226428	

Filing Fees

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Speical Amendment
Project Name/Number: Amendment/23-2658 7/12

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form = 1 form filed, Total \$50.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$50.00	07/31/2012	61315766

SERFF Tracking #:	ARBB-128609737	State Tracking #:		Company Tracking #:	23-2658 7/12
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental				
Product Name:	Speical Amendment				
Project Name/Number:	Amendment/23-2658 7/12				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/01/2012	08/01/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	08/01/2012	08/01/2012

Response Letters

Responded By	Created On	Date Submitted
Yvonne McNaughton	08/01/2012	08/01/2012

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
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Disposition

Disposition Date: 08/01/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form (revised)	Amendment	Approved-Closed	Yes
Form	Amendment	Replaced	Yes

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Speical Amendment
Project Name/Number: Amendment/23-2658 7/12

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/01/2012
Submitted Date	08/01/2012
Respond By Date	

Dear Yvonne McNaughton,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Amendment, 23-2658 (Form)

Comments:

This is to advise that the amendment was not attached. The language that you used under the General Instruction tab was attached to the Form tab.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
Project Name/Number:	Amendment/23-2658 7/12		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/01/2012
Submitted Date	08/01/2012

Dear Rosalind Minor,

Introduction:

Hi Rosalind,

Response 1

Comments:

I have attached the correct form (amendment) for your review.

Related Objection 1

Applies To:

- Amendment, 23-2658 (Form)

Comments:

This is to advise that the amendment was not attached. The language that you used under the General Instruction tab was attached to the Form tab.

Changed Items:

No Supporting Documents changed.

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
Project Name/Number:	Amendment/23-2658 7/12		

Form Schedule Item Changes							
Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	23-2658	CERA	Amend ment	Initial	40.000	23-2658 7-12 Odd Eff and Term dates Amend.pdf	Date Submitted: 08/01/2012 By: Yvonne McNaughton
<i>Previous Version</i>							
1	23-2658	CERA	Amend ment	Initial	40.000	23-2658 7-12 Odd Eff and Term dates.pdf	Date Submitted: 08/01/2012 By: Yvonne McNaughton

No Rate/Rule Schedule items changed.

Conclusion:

Please review and advise. If you need anything more, please feel free to contact me at any time.

Sincerely,

Yvonne McNaughton

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
Project Name/Number:	Amendment/23-2658 7/12		

Form Schedule

Lead Form Number: 23-2658 7/12							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 08/01/2012	23-2658	CERA	Amendment	Initial:	40.000	23-2658 7-12 Odd Eff and Term dates Amend.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
VOLUNTARY DENTAL COVERAGE
GROUP BENEFIT CERTIFICATE**

AMENDMENT NO. 2658

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Subsection B.3., is hereby amended to read as follows:

3. **Initial Enrollment of New Employees.** If the Company receives an Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective at 12:01 a.m. on the date the Employee completes the required Waiting Period.

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Subsection C.1.a.,b., are hereby amended to read as follows:

- a. Coverage shall terminate at 12:00 midnight Central Time on the date of event when:
- (i) An Employee or Dependent dies.
 - (ii) This Plan terminates.
 - (iii) The Employer to which the Group Policy is issued, terminates or ceases to sponsor the Plan, or
 - (iv) The Covered Person ceases to be eligible as an Employee or Dependent for any reason.
- b. Coverage shall terminate at 12:00 midnight Central Time on the last day of the Policy Month in which the event occurs when the Covered Person is a Dependent Spouse who becomes legally separated or divorced from the Employee.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Voluntary Dental Coverage Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201

SERFF Tracking #:	ARBB-128609737	State Tracking #:		Company Tracking #:	23-2658 7/12
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental				
Product Name:	Speical Amendment				
Project Name/Number:	Amendment/23-2658 7/12				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	08/01/2012
Comments:	See Attached		
Attachment(s):			
Flesch Certification Form.PDF			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	08/01/2012
Bypass Reason:	Not Required		
Comments:			



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

RE: Arkansas Blue Cross and Blue Shield
Form No. 23-2658 7/12

FLESH READING EASE CERTIFICATION

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.0 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Health Insurance Policy Language Simplification Act.

Name

Senior Vice President
Title

July 31, 2012
Date

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	Speical Amendment		
Project Name/Number:	Amendment/23-2658 7/12		

Superceded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/31/2012	Form	Amendment	08/01/2012	23-2658 7-12 Odd Eff and Term dates.pdf (Superceded)

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